

**NAIC BLANKS (E) WORKING GROUP**

**Blanks Agenda Item Submission Form**

<p align="right"><b>DATE:</b> <u>11/4/2022</u></p> <p><b>CONTACT PERSON:</b> <u>Debbie Doggett (MO DCI) &amp; Gavin Friedman (American Pet Ins Co; ZPIC Ins Co)</u></p> <p><b>TELEPHONE:</b> <u>Debbie (573) 526-2944 / Gavin (310) 254-5256</u></p> <p><b>EMAIL ADDRESS:</b> <u>debbie.doggett@insurance.mo.gov / gavin.friedman@trupanion.com</u></p> <p><b>ON BEHALF OF:</b> <u>Joint submission by (i) the MO Dept of Commerce and Insurance and (ii) American Pet Ins Co and ZPIC Ins Co</u></p> <p><b>NAME:</b> <u>Debbie Doggett</u></p> <p><b>TITLE:</b> <u>Chief Financial Analyst</u></p> <p><b>AFFILIATION:</b> <u>Missouri DCI</u></p> <p><b>ADDRESS:</b> <u>301 W Hight St. #530, Jefferson City, MO 65101</u></p>	<p align="center"><b>FOR NAIC USE ONLY</b></p> <p>Agenda Item # <u>2023-01BWG MOD</u></p> <p>Year <u>2024</u></p> <p>Changes to Existing Reporting [ X ]</p> <p>New Reporting Requirement [ ]</p> <hr/> <p align="center"><b>REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT</b></p> <p>No Impact [ X ]</p> <p>Modifies Required Disclosure [ ]</p> <p>Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [ No ]</p> <p><i>***If Yes, complete question below***</i></p> <hr/> <p align="center"><b>DISPOSITION</b></p> <p>[ ] Rejected For Public Comment</p> <p>[ ] Referred To Another NAIC Group</p> <p>[ ] Received For Public Comment</p> <p>[ X ] Adopted Date <u>05/31/2023</u></p> <p>[ ] Rejected Date _____</p> <p>[ ] Deferred Date _____</p> <p>[ ] Other (Specify) _____</p>
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**BLANK(S) TO WHICH PROPOSAL APPLIES**

- |  |   |   |
|--|---|---|
| <input checked="" type="checkbox"/> ANNUAL STATEMENT       | <input checked="" type="checkbox"/> INSTRUCTIONS  | <input checked="" type="checkbox"/> CROSSCHECKS |
| <input checked="" type="checkbox"/> QUARTERLY STATEMENT    | <input checked="" type="checkbox"/> BLANK         |   |
| <input type="checkbox"/> Life, Accident & Health/Fraternal | <input type="checkbox"/> Separate Accounts        | <input type="checkbox"/> Title                  |
| <input checked="" type="checkbox"/> Property/Casualty      | <input type="checkbox"/> Protected Cell           | <input type="checkbox"/> Other _____            |
| <input type="checkbox"/> Health                            | <input type="checkbox"/> Health (Life Supplement) |   |

Anticipated Effective Date: January 1, 2024

**IDENTIFICATION OF ITEM(S) TO CHANGE**

Remove Pet Insurance from Inland Marine line of business and add a new line of business to Appendix – P/C Lines of Business. Add Pet Insurance line within the existing P/C Blank for the Underwriting and Investment Exhibits, Exhibit of Premiums and Losses (State Page), and Insurance Expense Exhibit. Add new Schedule P Parts 1 through 4 specific to Pet Insurance.

**REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE\*\***

See Page 2 for detailed reason and justification for change.

**\*\*\*IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL\*\*\***

**NAIC STAFF COMMENTS**

Comment on Effective Reporting Date: \_\_\_\_\_

Other Comments:

\*\* This section must be completed on all forms.

Revised 11/17/2022

## REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE

Pet insurance is reported today as an Inland Marine product. Separating Pet Insurance from Inland Marine for financial reporting purposes within the existing Blank is warranted for a number of reasons, including:

- There is no public or regulator visibility into the vast majority of the pet insurance industry's financial reporting. Other than for a monoline insurer that writes only pet insurance, the rest of the industry's pet insurance business financial reporting is included in Inland Marine, along with anything else in that broadly-defined line that the respective insurer has written. In short, regulators do not have clear visibility into even the most basic information about pet insurers and the pet insurance market, such as who is underwriting pet coverage, the volume being sold, losses, and who is selling it.
- The pet insurance industry has grown rapidly, and this high growth rate continues. The industry's self-reported data shows growth in annual gross written premium from \$836.5 M in 2016 to \$2.59 B in 2021, including more than 30% annual growth from 2020 to 2021. This growth rate makes the absence of visibility into each participating company's financial information more an acute challenge with each passing year.
- Relying on regulator data calls to gather basic information such as premium written and loss information is time-consuming for all involved, and prone to inconsistencies and errors.
- The NAIC's D Committee is proceeding with MCAS for pet insurance. It would be inapposite and have potential for inconsistent data, to require MCAS reporting while not requiring dedicated pet insurance financial reporting. In addition, separate financial reporting will be a useful complement to MCAS reporting, both to supplement the MCAS information and to validate it.
- Dedicated financial reporting of pet insurance will be helpful to state regulators' assessment of the appropriate amount of surplus insurers writing this business should hold. It is anticipated that once sufficient history is obtained, a separate RBC factor for pet insurance can be established.

**APPENDIX**

**PROPERTY AND CASUALTY LINES OF BUSINESS**

These definitions should be applied when reporting all applicable amounts for the following schedules: Underwriting and Investment Exhibit Parts 1, 1A, 1B, 2, and 2A; Exhibit of Premiums and Losses (Statutory Page 14); and the Insurance Expense Exhibit. Policy fees, service charges or membership charges are to be included with the line of business or in Other Income, as determined by *SSAP No. 53—Property and Casualty Contracts – Premiums*.



**Detail Eliminated to Conserve Space**

Line 9.1 – Inland Marine

Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road construction equipment) or scheduled property (e.g., Homeowners Personal Property Floater), including items such as live animals, property with antique or collector’s value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

Animal Mortality

Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock.

EDP Policies

Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.

Pet Insurance Plans

~~Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.~~

Communication Equipment (Cellular Telephones)

Provides insured subscribers of Communications Equipment Service Provider replacement coverage for loss of and damage, theft or mechanical breakdown to communications equipment. Communications equipment means wireless telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but not limited to personal digital assistants (PDA) and wireless aircards.

Line 9.2 – Pet Insurance Plans

Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.

**SCHEDULE P**

**SCHEDULE P – PART 1**

Part 1 – Summary is the total of the Schedule P lines. For the property lines, it is necessary to supplement the data in the individual sections of Schedule P in order to complete the Part 1 – Summary for all lines for all years. Non-proportional assumed reinsurance – Property, Liability and Financial Lines can be summed together as reported.

⌵ ===== **Detail Eliminated to Conserve Space** ===== ⌶

**Non-proportional assumed reinsurance –Property Reinsurance**

Includes all the following lines: Fire, Allied Lines, Ocean Marine, Inland Marine, Pet Insurance Plans, Earthquake, Group Accident and Health, Credit Accident and Health, Other Accident and Health, Auto Physical Damage, Boiler and Machinery, Burglary and Theft and International (of the foregoing).

⌵ ===== **Detail Eliminated to Conserve Space** ===== ⌶

**SCHEDULE P – PARTS 1A THROUGH 1U**

Reporting entities should complete Schedule P in thousands only but must report all claim counts in whole numbers.

⌵ ===== **Detail Eliminated to Conserve Space** ===== ⌶

ANNUAL STATEMENT BLANKS – PROPERTY/CASUALTY

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 1 – PREMIUMS EARNED**

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year- per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire .....				
2.1 Allied lines .....				
2.2 Multiple peril crop .....				
2.3 Federal flood .....				
2.4 Private crop .....				
2.5 Private flood .....				
3. Farmowners multiple peril .....				
4. Homeowners multiple peril .....				
5.1 Commercial multiple peril (non-liability portion) .....				
5.2 Commercial multiple peril (liability portion) .....				
6. Mortgage guaranty .....				
8. Ocean marine .....				
9.1 Inland marine .....				
9.2. <u>Pet Insurance Plans .....</u>				
10. Financial guaranty .....				
11.1 Medical professional liability—occurrence .....				
11.2 Medical professional liability—claims-made .....				
12. Earthquake .....				
13.1 Comprehensive (hospital and medical) individual .....				
13.2 Comprehensive (hospital and medical) group .....				
14. Credit accident and health (group and individual) .....				
15.1 Vision only .....				
15.2 Dental only .....				
15.3 Disability income .....				
15.4 Medicare supplement .....				
15.5 Medicaid Title XIX .....				
15.6 Medicare Title XVIII .....				
15.7 Long-term care .....				
15.8 Federal employees health benefits plan .....				
15.9 Other health .....				
16. Workers' compensation .....				
17.1 Other liability—occurrence .....				
17.2 Other liability—claims-made .....				
17.3 Excess workers' compensation .....				
18.1 Products liability—occurrence .....				
18.2 Products liability—claims-made .....				
19.1 Private passenger auto no-fault (personal injury protection) .....				
19.2 Other private passenger auto liability .....				
19.3 Commercial auto no-fault (personal injury protection) .....				
19.4 Other commercial auto liability .....				
21.1 Private passenger auto physical damage .....				
21.2 Commercial auto physical damage .....				
22. Aircraft (all perils) .....				
23. Fidelity .....				
24. Surety .....				
26. Burglary and theft .....				
27. Boiler and machinery .....				
28. Credit .....				
29. International .....				
30. Warranty .....				
31. Reinsurance-nonproportional assumed property .....				
32. Reinsurance-nonproportional assumed liability .....				
33. Reinsurance-nonproportional assumed financial lines .....				
34. Aggregate write-ins for other lines of business .....				
35. TOTALS .....				
<b>DETAILS OF WRITE-INS</b>				
3401. ....				
3402. ....				
3403. ....				
3498. Sum. of remaining write-ins for Line 34 from overflow page .....				
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above) .....				

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1A – RECAPITULATION OF ALL PREMIUMS**

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1+2+3+4
1. Fire .....					
2.1 Allied lines .....					
2.2 Multiple peril crop .....					
2.3 Federal flood .....					
2.4 Private crop .....					
2.5 Private flood .....					
3. Farmowners multiple peril .....					
4. Homeowners multiple peril .....					
5.1 Commercial multiple peril (non-liability portion) .....					
5.2 Commercial multiple peril (liability portion) .....					
6. Mortgage guaranty .....					
8. Ocean marine .....					
9.1 Inland marine .....					
9.2 <u>Pet Insurance Plans</u> .....					
10. Financial guaranty .....					
11.1 Medical professional liability—occurrence .....					
11.2 Medical professional liability—claims-made .....					
12. Earthquake .....					
13.1 Comprehensive (hospital and medical) individual .....					
13.2 Comprehensive (hospital and medical) group .....					
14. Credit accident and health .....					
15.1 Vision only .....					
15.2 Dental only .....					
15.3 Disability income .....					
15.4 Medicare supplement .....					
15.5 Medicaid title XIX .....					
15.6 Medicare title XVIII .....					
15.7 Long-term care .....					
15.8 Federal employees health benefits plan .....					
15.9 Other health .....					
16. Workers' compensation .....					
17.1 Other liability—occurrence .....					
17.2 Other liability—claims-made .....					
17.3 Excess workers' compensation .....					
18.1 Products liability—occurrence .....					
18.2 Products liability—claims-made .....					
19.1 Private passenger auto no-fault (personal injury protection) .....					
19.2 Other private passenger auto liability .....					
19.3 Commercial auto no-fault (personal injury protection) .....					
19.4 Other commercial auto liability .....					
21.1 Private passenger auto physical damage .....					
21.2 Commercial auto physical damage .....					
22. Aircraft (all perils) .....					
23. Fidelity .....					
24. Surety .....					
26. Burglary and theft .....					
27. Boiler and machinery .....					
28. Credit .....					
29. International .....					
30. Warranty .....					
31. Reinsurance-nonproportional assumed property .....					
32. Reinsurance-nonproportional assumed liability .....					
33. Reinsurance-nonproportional assumed financial lines .....					
34. Aggregate write-ins for other lines of business .....					
35. TOTALS					
36. Accrued retrospective premiums based on experience .....					
37. Earned but unbilled premiums .....					
38. Balance (Sum of Lines 35 through 37)					
<b>DETAILS OF WRITE-INS</b>					
3401. ....					
3402. ....					
3403. ....					
3498. Sum. of remaining write-ins for Line 34 from overflow page .....					
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

(a) State here basis of computation used in each case .....

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 1B – PREMIUMS WRITTEN**

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3- 4-5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire .....	.....	.....	.....	.....	.....	.....
2.1 Allied lines .....	.....	.....	.....	.....	.....	.....
2.2 Multiple peril crop .....	.....	.....	.....	.....	.....	.....
2.3 Federal flood .....	.....	.....	.....	.....	.....	.....
2.4 Private crop .....	.....	.....	.....	.....	.....	.....
2.5 Private flood .....	.....	.....	.....	.....	.....	.....
3. Farmowners multiple peril .....	.....	.....	.....	.....	.....	.....
4. Homeowners multiple peril .....	.....	.....	.....	.....	.....	.....
5.1 Commercial multiple peril (non-liability portion) .....	.....	.....	.....	.....	.....	.....
5.2 Commercial multiple peril (liability portion) .....	.....	.....	.....	.....	.....	.....
6. Mortgage guaranty .....	.....	.....	.....	.....	.....	.....
8. Ocean marine .....	.....	.....	.....	.....	.....	.....
9.1 Inland marine .....	.....	.....	.....	.....	.....	.....
9.2 <u>Pet Insurance Plans</u> .....	.....	.....	.....	.....	.....	.....
10. Financial guaranty .....	.....	.....	.....	.....	.....	.....
11.1 Medical professional liability—occurrence .....	.....	.....	.....	.....	.....	.....
11.2 Medical professional liability—claims-made .....	.....	.....	.....	.....	.....	.....
12. Earthquake .....	.....	.....	.....	.....	.....	.....
13.1 Comprehensive (hospital and medical) individual .....	.....	.....	.....	.....	.....	.....
13.2 Comprehensive (hospital and medical) group .....	.....	.....	.....	.....	.....	.....
14. Credit accident and health (group and individual) .....	.....	.....	.....	.....	.....	.....
15.1 Vision only .....	.....	.....	.....	.....	.....	.....
15.2 Dental only .....	.....	.....	.....	.....	.....	.....
15.3 Disability income .....	.....	.....	.....	.....	.....	.....
15.4 Medicare supplement .....	.....	.....	.....	.....	.....	.....
15.5 Medicaid Title XIX .....	.....	.....	.....	.....	.....	.....
15.6 Medicare Title XVIII .....	.....	.....	.....	.....	.....	.....
15.7 Long-term care .....	.....	.....	.....	.....	.....	.....
15.8 Federal employees health benefits plan .....	.....	.....	.....	.....	.....	.....
15.9 Other Health .....	.....	.....	.....	.....	.....	.....
16. Workers' compensation .....	.....	.....	.....	.....	.....	.....
17.1 Other liability—occurrence .....	.....	.....	.....	.....	.....	.....
17.2 Other liability—claims-made .....	.....	.....	.....	.....	.....	.....
17.3 Excess workers' compensation .....	.....	.....	.....	.....	.....	.....
18.1 Products liability—occurrence .....	.....	.....	.....	.....	.....	.....
18.2 Products liability—claims-made .....	.....	.....	.....	.....	.....	.....
19.1 Private passenger auto no-fault (personal injury protection) .....	.....	.....	.....	.....	.....	.....
19.2 Other private passenger auto liability .....	.....	.....	.....	.....	.....	.....
19.3 Commercial auto no-fault (personal injury protection) .....	.....	.....	.....	.....	.....	.....
19.4 Other commercial auto liability .....	.....	.....	.....	.....	.....	.....
21.1 Private passenger auto physical damage .....	.....	.....	.....	.....	.....	.....
21.2 Commercial auto physical damage .....	.....	.....	.....	.....	.....	.....
22. Aircraft (all perils) .....	.....	.....	.....	.....	.....	.....
23. Fidelity .....	.....	.....	.....	.....	.....	.....
24. Surety .....	.....	.....	.....	.....	.....	.....
26. Burglary and theft .....	.....	.....	.....	.....	.....	.....
27. Boiler and machinery .....	.....	.....	.....	.....	.....	.....
28. Credit .....	.....	.....	.....	.....	.....	.....
29. International .....	.....	.....	.....	.....	.....	.....
30. Warranty .....	.....	.....	.....	.....	.....	.....
31. Reinsurance-nonproportional assumed property .....	XXX	.....	.....	.....	.....	.....
32. Reinsurance-nonproportional assumed liability .....	XXX	.....	.....	.....	.....	.....
33. Reinsurance-nonproportional assumed financial lines .....	XXX	.....	.....	.....	.....	.....
34. Aggregate write-ins for other lines of business .....	.....	.....	.....	.....	.....	.....
35. TOTALS .....	.....	.....	.....	.....	.....	.....
<b>DETAILS OF WRITE-INS</b>						
3401. ....	.....	.....	.....	.....	.....	.....
3402. ....	.....	.....	.....	.....	.....	.....
3403. ....	.....	.....	.....	.....	.....	.....
3498. Sum. of remaining write-ins for Line 34 from overflow page .....	.....	.....	.....	.....	.....	.....
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above) .....	.....	.....	.....	.....	.....	.....

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ ]  
 If yes: 1. The amount of such installment premiums \$.....  
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 – LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....								
2.1 Allied lines.....								
2.2 Multiple peril crop.....								
2.3 Federal flood.....								
2.4 Private crop.....								
2.5 Private flood.....								
3. Farmowners multiple peril.....								
4. Homeowners multiple peril.....								
5.1 Commercial multiple peril (non-liability portion).....								
5.2 Commercial multiple peril (liability portion).....								
6. Mortgage guaranty.....								
8. Ocean marine.....								
9.1 Inland marine.....								
9.2 <u>Pet Insurance Plans.....</u>								
10. Financial guaranty.....								
11.1 Medical professional liability—occurrence.....								
11.2 Medical professional liability—claims-made.....								
12. Earthquake.....								
13.1 Comprehensive (hospital and medical) individual.....								
13.2 Comprehensive (hospital and medical) group.....								
14. Credit accident and health (group and individual).....								
15.1 Vision only.....								
15.2 Dental only.....								
15.3 Disability income.....								
15.4 Medicare supplement.....								
15.5 Medicaid Title XIX.....								
15.6 Medicare Title XVIII.....								
15.7 Long-term care.....								
15.8 Federal employees health benefits plan.....								
15.9 Other health.....								
16. Workers' compensation.....								
17.1 Other liability—occurrence.....								
17.2 Other liability—claims-made.....								
17.3 Excess workers' compensation.....								
18.1 Products liability—occurrence.....								
18.2 Products liability—claims-made.....								
19.1 Private passenger auto no-fault (personal injury protection).....								
19.2 Other private passenger auto liability.....								
19.3 Commercial auto no-fault (personal injury protection).....								
19.4 Other commercial auto liability.....								
21.1 Private passenger auto physical damage.....								
21.2 Commercial auto physical damage.....								
22. Aircraft (all perils).....								
23. Fidelity.....								
24. Surety.....								
26. Burglary and theft.....								
27. Boiler and machinery.....								
28. Credit.....								
29. International.....								
30. Warranty.....								
31. Reinsurance-nonproportional assumed property.....	XXX							
32. Reinsurance-nonproportional assumed liability.....	XXX							
33. Reinsurance-nonproportional assumed financial lines.....	XXX							
34. Aggregate write-ins for other lines of business.....								
35. TOTALS								
<b>DETAILS OF WRITE-INS</b>								
3401. ....								
3402. ....								
3403. ....								
3498. Sum. of remaining write-ins for Line 34 from overflow page.....								
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)								



**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1+2-3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....									
2.1 Allied lines.....									
2.2 Multiple peril crop.....									
2.3 Federal flood.....									
2.4 Private crop.....									
2.5 Private flood.....									
3. Farmowners multiple peril.....									
4. Homeowners multiple peril.....									
5.1 Commercial multiple peril (non-liability portion).....									
5.2 Commercial multiple peril (liability portion).....									
6. Mortgage guaranty.....									
8. Ocean marine.....									
9.1 Inland marine.....									
9.2 Pet Insurance Plans.....									
10. Financial guaranty.....									
11.1 Medical professional liability—occurrence.....									
11.2 Medical professional liability—claims-made.....									
12. Earthquake.....									
13.1 Comprehensive (hospital and medical) individual.....								(a).....	
13.2 Comprehensive (hospital and medical) group.....								(a).....	
14. Credit accident and health (group and individual).....									
15.1 Vision only.....								(a).....	
15.2 Dental only.....								(a).....	
15.3 Disability income.....								(a).....	
15.4 Medicare supplement.....								(a).....	
15.5 Medicaid Title XIX.....								(a).....	
15.6 Medicare Title XVIII.....								(a).....	
15.7 Long-term care.....								(a).....	
15.8 Federal employees health benefits plan.....								(a).....	
15.9 Other health.....								(a).....	
16. Workers' compensation.....									
17.1 Other liability—occurrence.....									
17.2 Other liability—claims-made.....									
17.3 Excess workers' compensation.....									
18.1 Products liability—occurrence.....									
18.2 Products liability—claims-made.....									
19.1 Private passenger auto no-fault (personal injury protection).....									
19.2 Other private passenger auto liability.....									
19.3 Commercial auto no-fault (personal injury protection).....									
19.4 Other commercial auto liability.....									
21.1 Private passenger auto physical damage.....									
21.2 Commercial auto physical damage.....									
22. Aircraft (all perils).....									
23. Fidelity.....									
24. Surety.....									
26. Burglary and theft.....									
27. Boiler and machinery.....									
28. Credit.....									
29. International.....									
30. Warranty.....									
31. Reinsurance-nonproportional assumed property.....	XXX				XXX				
32. Reinsurance-nonproportional assumed liability.....	XXX				XXX				
33. Reinsurance-nonproportional assumed financial lines.....	XXX				XXX				
34. Aggregate write-ins for other lines of business.....									
35. TOTALS.....									
<b>DETAILS OF WRITE-INS</b>									
3401.....									
3402.....									
3403.....									
3498. Sum. of remaining write-ins for Line 34 from overflow page.....									
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)									

(a) Including \$.....for present value of life indemnity claims reported in Lines 13 and 15.

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code \_\_\_\_\_

**BUSINESS IN THE STATE OF**

**DURING THE YEAR**

NAIC Company Code \_\_\_\_\_

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire.....												
2.1 Allied Lines.....												
2.2 Multiple Peril Crop.....												
2.3 Federal Flood.....												
2.4 Private Crop.....												
2.5 Private Flood.....												
3. Farmowners Multiple Peril.....												
4. Homeowners Multiple Peril.....												
5.1 Commercial Multiple Peril (Non-Liability Portion).....												
5.2 Commercial Multiple Peril (Liability Portion).....												
6. Mortgage Guaranty.....												
8. Ocean Marine.....												
9.1 Inland Marine.....												
9.2 Pet Insurance Plans.....												
10. Financial Guaranty.....												
11.1 Medical Professional Liability—Occurrence.....												
11.2 Medical Professional Liability—Claims-Made.....												
12. Earthquake.....												
13.1 Comprehensive (hospital and medical) ind (b).....												
13.2 Comprehensive (hospital and medical) group (b).....												
14. Credit A&H (Group and Individual).....												
15.1 Vision Only (b).....												
15.2 Dental Only (b).....												
15.3 Disability Income (b).....												
15.4 Medicare Supplement (b).....												
15.5 Medicaid Title XIX (b).....												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b).....												
15.8 Federal Employees Health Benefits Plan (b).....												
15.9 Other Health (b).....												
16. Workers' Compensation.....												
17.1 Other Liability—Occurrence.....												
17.2 Other Liability—Claims-Made.....												
17.3 Excess Workers' Compensation.....												
18.1 Products Liability—Occurrence.....												
18.2 Products Liability—Claims-Made.....												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection).....												
19.2 Other Private Passenger Auto Liability.....												
19.3 Commercial Auto No-Fault (Personal Injury Protection).....												
19.4 Other Commercial Auto Liability.....												
21.1 Private Passenger Auto Physical Damage.....												
21.2 Commercial Auto Physical Damage.....												
22. Aircraft (all perils).....												
23. Fidelity.....												
24. Surety.....												
26. Burglary and Theft.....												
27. Boiler and Machinery.....												
28. Credit.....												
29. International.....												
30. Warranty.....												
31. Reins nonproportional assumed property.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business.....												
35. TOTAL (a).....												
<b>DETAILS OF WRITE-INS</b>												
3401.....												
3402.....												
3403.....												
3498. Sum of remaining write-ins for Line 34 from overflow page.....												
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above).....												

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**INSURANCE EXPENSE EXHIBIT**  
**PART II – ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**  
**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE**  
**(\$000 OMITTED)**

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Loss Adjustment Expense				Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances		
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13 Amount	14 %	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19 Amount	20 %	21 Amount	22 %	
									9 Amount	10 %	11 Amount	12 %			15 Amount	16 %	17 Amount	18 %					
1. Fire		XXX		100.0																			
2.1 Allied Lines		XXX		100.0																			
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood		XXX		100.0																			
2.4 Private Crop		XXX		100.0																			
2.5 Private Flood		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril		XXX		100.0																			
5.1 Comm Mult Peril (Non-Liab)		XXX		100.0																			
5.2 Comm Mult Peril (Liab)		XXX		100.0																			
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine		XXX		100.0																			
9.1 Inland Marine		XXX		100.0																			
9.2 Pet Insurance Plans		XXX		100.0																			
10. Financial Guaranty		XXX		100.0																			
11.1 Med Prof Liab—Occurrence		XXX		100.0																			
11.2 Med Prof Liab—Claims-Made		XXX		100.0																			
12. Earthquake		XXX		100.0																			
13.1 Comprehensive Individual		XXX		100.0																			
13.2 Comprehensive Group		XXX		100.0																			
14. Credit A&H		XXX		100.0																			
15.1 Vision Only		XXX		100.0																			
15.2 Dental Only		XXX		100.0																			
15.3 Disability Income		XXX		100.0																			
15.4 Medicare Supplement		XXX		100.0																			
15.5 Medicaid Title XIX		XXX		100.0																			
15.6 Medicare Title XVIII		XXX		100.0																			
15.7 Long-Term Care		XXX		100.0																			
15.8 FEHBP		XXX		100.0																			
15.9 Other Health		XXX		100.0																			
16. Workers' Compensation		XXX		100.0																			
17.1 Other Liability—Occurrence		XXX		100.0																			
17.2 Other Liability—Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18.1 Products Liab—Occurrence		XXX		100.0																			
18.2 Products Liab—Claims-Made		XXX		100.0																			
19.1 Priv Passenger Auto No-Fault		XXX		100.0																			
19.2 Other Priv Passenger Auto Liab		XXX		100.0																			
19.3 Commercial Auto No-Fault		XXX		100.0																			
19.4 Other Commercial Auto Liability		XXX		100.0																			
21.1 Priv Passenger Auto Phys Damage		XXX		100.0																			
21.2 Commercial Auto Phys Damage		XXX		100.0																			
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity		XXX		100.0																			
24. Surety		XXX		100.0																			
26. Burglary and Theft		XXX		100.0																			
27. Boiler and Machinery		XXX		100.0																			
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
31. Reins-Nonproportional Assumed Property		XXX		100.0																			
32. Reins-Nonproportional Assumed Liab		XXX		100.0																			
33. Reins-Nonproportional Assumed Fin Lines		XXX		100.0																			
34. Aggr Write-Ins for Other Lines of Bus		XXX		100.0																			
35. TOTAL (Lines 1 through 34)		XXX		100.0																			
<b>DETAILS OF WRITE-INS</b>																							
3401. ....		XXX		100.0																			
3402. ....		XXX		100.0																			
3403. ....		XXX		100.0																			
3498. Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																			
3499. TOTAL (Lines 3401 through 3403 plus 3498 (Line 34 above))		XXX		100.0																			

**INSURANCE EXPENSE EXHIBIT**  
**PART II—ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (Continued)**  
**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE**  
**(\$000 OMITTED)**

	Other Underwriting Expenses																		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)																							
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %												
1. Fire .....																														
2.1 Allied Lines.....																														
2.2 Multiple Peril Crop.....																														
2.3 Federal Flood.....																														
2.4 Private Crop.....																														
2.5 Private Flood.....																														
3. Farmowners Multiple Peril.....																														
4. Homeowners Multiple Peril.....																														
5.1 Comm Mult Peril (Non-Liab).....																														
5.2 Comm Mult Peril (Liab).....																														
6. Mortgage Guaranty.....																														
8. Ocean Marine.....																														
9.1 Inland Marine.....																														
9.2 Pet Insurance Plans.....																														
10. Financial Guaranty.....																														
11.1 Med Prof Liab—Occurrence.....																														
11.2 Med Prof Liab—Claims-Made.....																														
12. Earthquake.....																														
13.1 Comprehensive Individual.....																														
13.2 Comprehensive Group.....																														
14. Credit A&H.....																														
15.1 Vision Only.....																														
15.2 Dental Only.....																														
15.3 Disability Income.....																														
15.4 Medicare Supplement.....																														
15.5 Medicaid Title XIX.....																														
15.6 Medicare Title XVIII.....																														
15.7 Long-Term Care.....																														
15.8 FEHBP.....																														
15.9 Other Health.....																														
16. Workers' Compensation.....																														
17.1 Other Liability—Occurrence.....																														
17.2 Other Liability—Claims-Made.....																														
17.3 Excess Workers' Compensation.....																														
18.1 Products Liab—Occurrence.....																														
18.2 Products Liab—Claims-Made.....																														
19.1 Priv Passenger Auto No-Fault.....																														
19.2 Other Priv Passenger Auto Liab.....																														
19.3 Commercial Auto No-Fault.....																														
19.4 Other Commercial Auto Liab.....																														
21.1 Priv Passenger Auto Phys Damage.....																														
21.2 Commercial Auto Phys Damage.....																														
22. Aircraft (all perils).....																														
23. Fidelity.....																														
24. Surety.....																														
26. Burglary and Theft.....																														
27. Boiler and Machinery.....																														
28. Credit.....																														
29. International.....																														
30. Warranty.....																														
31. Reins-Nonproportional Assumed Property.....																														
32. Reins-Nonproportional Assumed Liab.....																														
33. Reins-Nonproportional Assumed Fin Lines.....																														
34. Aggr Write-Ins for Other Lines of Bus.....																														
35. TOTAL (Lines 1 through 34).....																														
<b>DETAILS OF WRITE-INS</b>																														
3401. ....																														
3402. ....																														
3403. ....																														
3498. Summary of remaining write-ins for Line 34 from overflow page.....																														
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above).....																														

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

**INSURANCE EXPENSE EXHIBIT**  
**PART III – ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN**  
**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN**  
**(\$000 OMITTED)**

	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances	
									Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred				Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire .....		XXX		100.0																		
2.1 Allied Lines.....		XXX		100.0																		
2.2 Multiple Peril Crop.....		XXX		100.0																		
2.3 Federal Flood.....		XXX		100.0																		
2.4 Private Crop.....		XXX		100.0																		
2.5 Private Flood.....		XXX		100.0																		
3. Farmowners Multiple Peril.....		XXX		100.0																		
4. Homeowners Multiple Peril.....		XXX		100.0																		
5.1 Comm Mult Peril (Non-Liab).....		XXX		100.0																		
5.2 Comm Mult Peril (Liab).....		XXX		100.0																		
6. Mortgage Guaranty.....		XXX		100.0																		
8. Ocean Marine.....		XXX		100.0																		
9.1 Inland Marine.....		XXX		100.0																		
9.2 Pet Insurance Plans.....		XXX		100.0																		
10. Financial Guaranty.....		XXX		100.0																		
11.1 Med Prof Liab—Occurrence.....		XXX		100.0																		
11.2 Med Prof Liab—Claims-Made.....		XXX		100.0																		
12. Earthquake.....		XXX		100.0																		
13.1 Comprehensive Individual.....		XXX		100.0																		
13.2 Comprehensive Group.....		XXX		100.0																		
14. Credit A&H.....		XXX		100.0																		
15.1 Vision Only.....		XXX		100.0																		
15.2 Dental Only.....		XXX		100.0																		
15.3 Disability Income.....		XXX		100.0																		
15.4 Medicare Supplement.....		XXX		100.0																		
15.5 Medicaid Title XIX.....		XXX		100.0																		
15.6 Medicare Title XVIII.....		XXX		100.0																		
15.7 Long-Term Care.....		XXX		100.0																		
15.8 FEHBP.....		XXX		100.0																		
15.9 Other Health.....		XXX		100.0																		
16. Workers' Compensation.....		XXX		100.0																		
17.1 Other Liability—Occurrence.....		XXX		100.0																		
17.2 Other Liability—Claims-Made.....		XXX		100.0																		
17.3 Excess Workers' Compensation.....		XXX		100.0																		
18.1 Products Liab—Occurrence.....		XXX		100.0																		
18.2 Products Liab—Claims-Made.....		XXX		100.0																		
19.1 Priv Passenger Auto No-Fault.....		XXX		100.0																		
19.2. Other Priv Passenger Auto Liab.....		XXX		100.0																		
19.3 Commercial Auto No-Fault.....		XXX		100.0																		
19.4. Other Commercial Auto Liability.....		XXX		100.0																		
21.1 Priv Passenger Auto Phys Damage.....		XXX		100.0																		
21.2 Commercial Auto Phys Damage.....		XXX		100.0																		
22. Aircraft (all perils).....		XXX		100.0																		
23. Fidelity.....		XXX		100.0																		
24. Surety.....		XXX		100.0																		
26. Burglary and Theft.....		XXX		100.0																		
27. Boiler and Machinery.....		XXX		100.0																		
28. Credit.....		XXX		100.0																		
29. International.....		XXX		100.0																		
30. Warranty.....		XXX		100.0																		
31. Reins-Nonproportional Assumed Property ..	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins-Nonproportional Assumed Liab.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins-Nonproportional Assumed Fin Lines.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggr Write-Ins for Other Lines of Bus.....		XXX		100.0																		
35. TOTAL (Lines 1 through 34)		XXX		100.0																		
<b>DETAILS OF WRITE-INS</b>																						
3401.....		XXX		100.0																		
3402.....		XXX		100.0																		
3403.....		XXX		100.0																		
3498. Summary of remaining write-ins for Line 34 from overflow page.....		XXX		100.0																		
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)		XXX		100.0																		

**INSURANCE EXPENSE EXHIBIT**  
**PART III – ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (Continued)**  
**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN**  
**(\$000 OMITTED)**

	Other Underwriting Expenses										Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		31 Amount	32 %				
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %						
1. Fire.....														
2.1 Allied Lines.....														
2.2 Multiple Peril Crop.....														
2.3 Federal Flood.....														
2.4 Private Crop.....														
2.5 Private Flood.....														
3. Farnowners Multiple Peril.....														
4. Homeowners Multiple Peril.....														
5.1 Comm Mult Peril (Non-Liab).....														
5.2 Comm Mult Peril (Liab).....														
6. Mortgage Guaranty.....														
8. Ocean Marine.....														
9.1 Inland Marine.....														
9.2 Pet Insurance Plans.....														
10. Financial Guaranty.....														
11.1 Med Prof Liability—Occurrence.....														
11.2 Med Prof Liability—Claims-Made.....														
12. Earthquake.....														
13.1 Comprehensive Individual.....														
13.2 Comprehensive Group.....														
14. Credit A&H.....														
15.1 Vision Only.....														
15.2 Dental Only.....														
15.3 Disability Income.....														
15.4 Medicare Supplement.....														
15.5 Medicaid Title XIX.....														
15.6 Medicare Title XVIII.....														
15.7 Long-Term Care.....														
15.8 FEHBP.....														
15.9 Other Health.....														
16. Workers' Compensation.....														
17.1 Other Liability—Occurrence.....														
17.2 Other Liability—Claims-Made.....														
17.3 Excess Workers' Compensation.....														
18.1 Products Liab—Occurrence.....														
18.2 Products Liab—Claims-Made.....														
19.1 Priv Passenger Auto No-Fault.....														
19.2 Other Priv Passenger Auto Liab.....														
19.3 Commercial Auto No-Fault.....														
19.4 Other Commercial Auto Liability.....														
21.1 Priv Passenger Auto Phys Damage.....														
21.2 Commercial Auto Phys Damage.....														
22. Aircraft (all perils).....														
23. Fidelity.....														
24. Surety.....														
26. Burglary and Theft.....														
27. Boiler and Machinery.....														
28. Credit.....														
29. International.....														
30. Warranty.....														
31. Reins-Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
32. Reins-Nonproportional Assumed Liab.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
33. Reins-Nonproportional Assumed Fin Lines.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
34. Aggr Write-Ins for Other Lines of Bus.....														
35. TOTAL (Lines 1 through 34).....														
<b>DETAILS OF WRITE-INS</b>														
3401. ....														
3402. ....														
3403. ....														
3498. Summary of remaining write-ins for Line 34 from overflow page.....														
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above).....														

**SCHEDULE P – PART 1U – PET INSURANCE PLANS**  
**(\$000 OMITTED)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	XXX
2. 2023 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX
3. 2024 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. ....													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	.....	.....
2. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		


|||
**Detail Eliminated to Conserve Space**
|||


**SCHEDULE P – PART 2U – PET INSURANCE PLANS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
2. 2023 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX
3. 2024 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX
										4.Totals		

**SCHEDULE P – PART 3U – PET INSURANCE PLANS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	XXX	XXX
2. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX


=====
=====
**Detail Eliminated to Conserve Space**
=====
=====


**SCHEDULE P – PART 4U – PET INSURANCE PLANS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....
2. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....



QUARTERLY STATEMENT BLANKS – PROPERTY/CASUALTY

**PART 1 – LOSS EXPERIENCE**

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....				
2.1 Allied lines.....				
2.2 Multiple peril crop.....				
2.3 Federal flood.....				
2.4 Private crop.....				
2.5 Private flood.....				
3. Farmowners multiple peril.....				
4. Homeowners multiple peril.....				
5.1 Commercial multiple peril (non-liability portion).....				
5.2 Commercial multiple peril (liability portion).....				
6. Mortgage guaranty.....				
8. Ocean marine.....				
9.1 Inland marine.....				
9.2 Pet Insurance Plans.....				
10. Financial guaranty.....				
11.1. Medical professional liability -occurrence.....				
11.2. Medical professional liability -claims made.....				
12. Earthquake.....				
13.1 Comprehensive (hospital and medical) individual.....				
13.2 Comprehensive (hospital and medical) group.....				
14. Credit accident and health.....				
15.1 Vision only.....				
15.2 Dental only.....				
15.3 Disability income.....				
15.4 Medicare supplement.....				
15.5 Medicaid Title XIX.....				
15.6 Medicare Title XVIII.....				
15.7 Long-term care.....				
15.8 Federal employees health benefits plan.....				
15.9 Other health.....				
16. Workers' compensation.....				
17.1. Other liability occurrence.....				
17.2. Other liability-claims made.....				
17.3. Excess Workers' Compensation.....				
18.1. Products liability-occurrence.....				
18.2. Products liability-claims made.....				
19.1 Private passenger auto no-fault (personal injury protection).....				
19.2 Other private passenger auto liability.....				
19.3 Commercial auto no-fault (personal injury protection).....				
19.4 Other commercial auto liability.....				
21.1 Private passenger auto physical damage.....				
21.2 Commercial auto physical damage.....				
22. Aircraft (all perils).....				
23. Fidelity.....				
24. Surety.....				
26. Burglary and theft.....				
27. Boiler and machinery.....				
28. Credit.....				
29. International.....				
30. Warranty.....				
31. Reinsurance-Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability.....	XXX	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....				
35. TOTALS				
<b>DETAILS OF WRITE-INS</b>				
3401. ....				
3402. ....				
3403. ....				
3498. Sum. of remaining write-ins for Line 34 from overflow page.....				
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)				

**PART 2 – DIRECT PREMIUMS WRITTEN**

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire.....			
2.1 Allied lines.....			
2.2 Multiple peril crop.....			
2.3 Federal flood.....			
2.4 Private crop.....			
2.5 Private flood.....			
3. Farmowners multiple peril.....			
4. Homeowners multiple peril.....			
5.1 Commercial multiple peril (non-liability portion).....			
5.2 Commercial multiple peril (liability portion).....			
6. Mortgage guaranty.....			
8. Ocean marine.....			
9.1 Inland marine.....			
9.2 Pet Insurance Plans.....			
10. Financial guaranty.....			
11.1. Medical professional liability -occurrence.....			
11.2. Medical professional liability -claims made.....			
12. Earthquake.....			
13.1 Comprehensive (hospital and medical) individual.....			
13.2 Comprehensive (hospital and medical) group.....			
14. Credit accident and health.....			
15.1 Vision only.....			
15.2 Dental only.....			
15.3 Disability income.....			
15.4 Medicare supplement.....			
15.5 Medicaid Title XIX.....			
15.6 Medicare Title XVIII.....			
15.7 Long-term care.....			
15.8 Federal employees health benefits plan.....			
15.9 Other health.....			
16. Workers' compensation.....			
17.1. Other liability occurrence.....			
17.2. Other liability-claims made.....			
17.3. Excess Workers' Compensation.....			
18.1. Products liability-occurrence.....			
18.2. Products liability-claims made.....			
19.1 Private passenger auto no-fault (personal injury protection).....			
19.2 Other private passenger auto liability.....			
19.3 Commercial auto no-fault (personal injury protection).....			
19.4 Other commercial auto liability.....			
21.1 Private passenger auto physical damage.....			
21.2 Commercial auto physical damage.....			
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....			
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-Nonproportional Assumed Property.....	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability.....	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....			
35. TOTALS			
<b>DETAILS OF WRITE-INS</b>			
3401. ....			
3402. ....			
3403. ....			
3498. Sum of remaining write-ins for Line 34 from overflow page.....			